

<i>SERFF Tracking Number:</i>	<i>METX-125510642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>HO AR00042CGR01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/HO AR00042CGR01</i>		

## Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Economy Premier Assurance Company

Product Name: Payment Plans

SERFF Tr Num: METX-125510642 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: HO AR00042CGR01

State Status: Fees verified and received

Combinations

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Richard Collard

Disposition Date: 02/27/2008

Date Submitted: 02/27/2008

Disposition Status: Filed

Effective Date Requested (New): 06/19/2008

Effective Date (New): 06/19/2008

Effective Date Requested (Renewal): 07/24/2008

Effective Date (Renewal): 07/24/2008

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number: HO AR00042CGR01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/27/2008

State Status Changed: 02/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an unplanned expense from the various credit card companies with whom we are transacting of approximately two percent

<i>SERFF Tracking Number:</i>	<i>METX-125510642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>HO AR00042CGR01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/HO AR00042CGR01</i>		

of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

## Company and Contact

### Filing Contact Information

Mary Tilton, State Filings Specialist	mtilton@metlife.com
700 Quaker Lane	(401) 827-2035 [Phone]
Warwick, RI 02887	(401) 827-3929[FAX]

### Filing Company Information

Metropolitan Property and Casualty Insurance Company	CoCode: 26298	State of Domicile: Rhode Island
700 Quaker Lane	Group Code: 241	Company Type: Property and Casualty
Warwick, RI 02887	Group Name: Metropolitan Property and Casualty Insurance Company	State ID Number:
(401) 827-2000 ext. [Phone]	FEIN Number: 13-2725441	

Economy Premier Assurance Company	CoCode: 40649	State of Domicile: Illinois
700 Quaker Lane	Group Code: 241	Company Type: Property and Casualty
Warwick, RI 02887	Group Name: Metropolitan Property and Casualty Insurance Company	State ID Number:
(401) 827-2000 ext. [Phone]	FEIN Number: 36-3105737	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	

<i>SERFF Tracking Number:</i>	<i>METX-125510642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>HO AR00042CGR01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/HO AR00042CGR01</i>		
<b>Per Company:</b>	<b>No</b>		

SERFF Tracking Number: METX-125510642 State: Arkansas  
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$25  
Company, ...  
Company Tracking Number: HO AR00042CGR01  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Payment Plans  
Project Name/Number: /HO AR00042CGR01

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$25.00	02/27/2008	18181077

SERFF Tracking Number:	METX-125510642	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	HO AR00042CGR01		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Payment Plans		
Project Name/Number:	/HO AR00042CGR01		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/27/2008	02/27/2008

SERFF Tracking Number:	METX-125510642	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	HO AR00042CGR01		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Payment Plans		
Project Name/Number:	/HO AR00042CGR01		

## Disposition

Disposition Date: 02/27/2008  
Effective Date (New): 06/19/2008  
Effective Date (Renewal): 07/24/2008  
Status: Filed  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: METX-125510642 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$25  
Company, ...

Company Tracking Number: HO AR00042CGR01

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Payment Plans

Project Name/Number: /HO AR00042CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	Uniform Transmittal Document-Property &Filed Casualty		Yes
Rate	Payment Plan	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>METX-125510642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>HO AR00042CGR01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/HO AR00042CGR01</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number: METX-125510642 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$25  
Company, ...

Company Tracking Number: HO AR00042CGR01

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Payment Plans

Project Name/Number: /HO AR00042CGR01

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Payment Plan	Page 1	Replacement	Page 1.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
RESIDENTIAL PROPERTY PROGRAM  
ARKANSAS

**PAYMENT PLANS**

Payment plans for **12-month** policies are applicable to the following companies:

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
ECONOMY PREMIER ASSURANCE COMPANY

Payment Plan Type	Payment Plan Description	Premium Remaining/ Approximate Bill Date(s)
1 Pay	100% of premium paid at application or by renewal effective date.	0%
2 Pay	50% of total premium with application or by renewal effective date.	50%/Day 129
4-Pay	25% of total premium with application or by renewal effective date.	25%/Days 40,130 & 220
9-Pay	25% of total premium with application or by renewal effective date.	9.375%/Billed every 31 days
Flexible Payment	NEW BUSINESS - 20% of the total premium with the application. Eight additional monthly installments of 10% due in months 3-10.  RENEWAL BUSINESS - Installments of 10% billed over 10 months, with 1 <sup>st</sup> payment due by the renewal effective date. Used to bill a customer for an individual policy or account billing.	10%/Monthly in months 3-10  10%/Monthly over 10 months, 1 <sup>st</sup> payment by renewal effective date
Payroll Deduction	A payroll deduction system designed to interface with payroll systems of franchise accounts doing business with Metropolitan.	Billed according to payroll system
ExpressIt	Metropolitan will deduct monthly premium payments authorized by the insured from the insured's designated bank account.	Monthly/ Selected date
Recurring Credit Card	Metropolitan will bill monthly premium payments, authorized by the insured, to the insured's designated credit card.	Monthly/ Selected Date
Home Account Bill*	Metropolitan will send a comprehensive bill for multiple P&C products to the home of the insured. The premium installments will be billed monthly.	Billed monthly

\*Available to franchise accounts only.

**Notes:** A non-sufficient fund charge of \$20.00 is applicable to all installment payment plans.  
A late payment fee of \$25.00 is applicable to all installment payment plans.  
A processing fee of \$4.00 is applicable for payments two and subsequent.  
A monthly transaction fee of \$2.00 is applicable to the Recurring Credit Card Payment Plan.

SERFF Tracking Number:	METX-125510642	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	HO AR00042CGR01		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Payment Plans		
Project Name/Number:	/HO AR00042CGR01		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Filed	02/27/2008
<b>Comments:</b>				
<b>Attachment:</b>	AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF			


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

<b>3. Group Name</b>	Metropolitan Property and Casualty Insurance Company				<b>Group NAIC #</b>	241
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
Metropolitan Property and Casualty Insurance Company	RI	26298	13-2725441			
Economy Premier Assurance Company	IL	40649	36-3105737			

<b>5. Company Tracking Number</b>	HO AR00042CGR01
-----------------------------------	-----------------

## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Mary E. Tilton, AIS API 700 Quaker Lane Warwick RI 02887	State Filings Specialist	800-257-5049	401-827-3929	mtilton@metlife.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>	Mary E. Tilton, AIS API			

## Filing Information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	04.0 Homeowners			
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	04.0000 Homeowners Sub-TOI Combinations			
<b>11. State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>				
<b>12. Company Program Title (Marketing Title)</b>	Residential Property Program			
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14. Effective Date(s) Requested</b>	New:	06/19/2008	Renewal:	07/24/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>16. Reference Organization (if applicable)</b>				
<b>17. Reference Organization # &amp; Title</b>				
<b>18. Company's Date of Filing</b>	2/26/08			
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

**Property & Casualty Transmittal Document**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	HO AR00042CGR01
<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an unplanned expense from the various credit card companies with whom we are transacting of approximately two percent of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b>  <b>Amount:</b></p> <p>Filing Fee will be submitted via Electronic Funds Transfer</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)